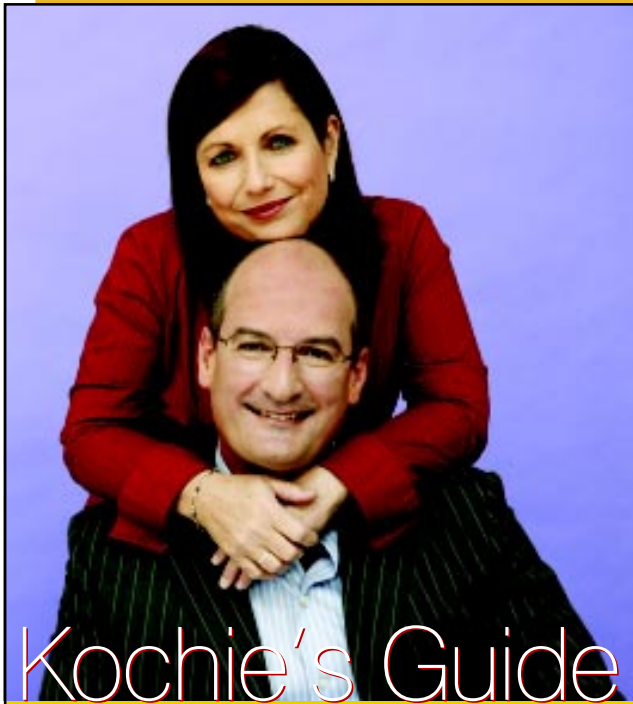


WHAT EVERY COUPLE NEEDS

... love, laughs and how to create real wealth



Kochie's Guide

HOW SMART COUPLES CAN START
WITH NOTHING BUT LOVE AND LAUGHS
AND CREATE REAL WEALTH

David & Libby Koch

David and Libby Koch know how tough it is today for many couples to communicate about that most sensitive of topics – money, how it disappears and how to create real wealth and happiness in these uncertain times.

They share their secrets in their new book just released- ***Kochie's Guide: How Smart Couples Can Start with Nothing but Love and Laughs and Create Real Wealth.***

David and Libby show how to get started. To sit down and start communicating about this most sensitive and emotional topic. They show how to start with as little as \$1 and go from there. The two of you in control. Not confused by banks, real estate agents, financial planners etc.

David Koch is known to millions of viewers across Australia as co-host of Australia's number one breakfast show, ***Sunrise***. Kochie's jokes have almost a cult following; they've become a morning "must" for many people.

And he's respected as the top investment and business commentator, presenting ***My Business Show*** on the Seven Network. Plus ***A Minute On Your Business*** and ***A Minute On Your Money*** on 50 radio stations.

Libby Koch is the mother, lover, nurse, partner and friend, the "Bossy Brains" (as Kochie calls her) who has helped build the family wealth.

"We started with nothing. The first question Lib's father asked when she became pregnant was - 'Can you afford it?' We were just stunned. We lived in a bit of a dream world," recalls David.

Four children and two decades later, David and Libby are happier and wealthier than ever. *"It's not about making money, setting out to be wealthy as the top priority. It's about having the money to be secure and happy with the people you love.*

"It's about having the money to go on doing new things, growing and exploring, hopefully as a couple, especially when the kids are grown up and setting up for themselves."

David and Libby Koch really know what it is like. They've had tough times too. *"We've been a one income family for our whole marriage. Libby would allocate me \$50 a week. I still get my allocation,"* says David. *"And when that runs out that's it!"*

Right from the start, David and Libby sat down and talked about money. *"My father taught me to be interested,"* says Libby. *"I saved as a young girl and tried to understand about money. From the time David and I met, we were open about money and finance and neither of us saw it as something to be kept separate or hidden from the other."*

David and Libby Koch are a superb interview

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Kochie's Guide: How Smart Couples Can Start with Nothing but Love and Laughs and Create Real Wealth is available wherever books are sold. RRP \$29.95.

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David knows how unusual such an “open” approach is even today. *“I hear from so many women especially, who aren’t kept in the picture about the money part of their relationship – and too often with very sad and unfair results. I hope our new Guide helps.”*

Kochie’s Guide: How Smart Couples Can Start with Nothing but Love and Laughs and Create Real Wealth is all about common sense. That isn’t common in these busy and fast changing times.

“Money need not be confusing. It is simple. Once you get through all the confusing talk of the financial planners, brokers and agents you are on your way. You can start with just a few minutes.

“You can start while you are cleaning your teeth.”

Kochie’s Guide shows how just a dollar a day, \$10 or \$20 a week can grow and grow. *“It’s just a matter of starting and sticking to it.”*

David and Libby do not promise get rich quick schemes. They show how \$100 can become \$100,000 with the magic of compounding, reinvesting and inflation.

They show how to slash credit card debt.

How to lock in low interest rates and pay off loans FAST!

There’s real life case studies. Noel the accountant who has to look after an extended family. Alana who returns to live at home with Mum and Dad. Amanda and Bronwyn who discover how to get the best health care without paying extra. Fran and David’s night away each month “to keep the dream alive”.

There’s checklists and action plans. Including Kochie’s Seven Point Survival Plan when it’s time to shut the door and sit down as a couple.

Libby and Kochie sit down every three to four weeks to chat about the money. As best friends and partners. Where they’ve blown it. Where they’ve won. Bargains, good buys, good investments in recent days and weeks. Where they are at against their budget. Longer-term superannuation and building their nest egg.

“Libby is responsible for most of the day-to-day money, doling out my pocket money too. I look after the super and longer term. But we’re not into building a huge nest egg for our children,” says David.

“One of the best things we did was to take six months off, packed up the family and went to live in little villages in Europe with the kids.

“We want them to know how, yes, real wealth is about having money to spare. And much, much more, enjoying the love and laughs as the years roll on.”

The laughs. Any day, every day, Kochie has his jokes. Some of them the sort of jokes Dads do tell ... *“If money doesn’t grow on trees, then why do banks have branches?”*

“Libby and Kochie sit down every three to four weeks to chat about money. As best friends and partners.”

David insists every couple can do it. Stick at it. Be determined to combine love, laughs and being open about money. Not be fooled by the beautiful and smart people. Kochie’s Rule 10 should always be remembered -

“The Ark was built by amateurs. The Titanic was built by professionals.”